

Certificate Number: 14912-TXW-DE-017029499

Bankruptcy Case Number: 11-13060



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 8, 2012, at 4:39 o'clock PM EST, Elizabeth Ross completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Texas.

Date: January 8, 2012 By: /s/Jai D Bhatt

Name: Jai D Bhatt

Title: Owner